

Information to identify the case:

Debtor 1 **Emerald M Hansen**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2610**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Western District of Virginia**

Case number: **19-60598**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Emerald M Hansen

7/3/19

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of VirginiaIn re:
Emerald M Hansen
DebtorCase No. 19-60598-rbc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0423-6

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 40

Date Rcvd: Jul 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2019.

db
4727080 +Emerald M Hansen, 924 Hilltop Drive, Culpeper, VA 22701-2210
4727085 +Ashburn Medical Clinic, 21001 Sycolin Road, Suite 180, Ashburn, VA 20147-4074
4727087 +Credit Control Corp, PO Box 120568, Newport News, VA 23612-0568
+Culpeper Medical Walk-In Clinic, 451 James Madison Highway, Suite 104,
Culpeper, VA 22701-2361
4727088 +Delta Dental, 62 William Street, New York, NY 10005-1520
4727089 +Department of Education, Fedloan Servicing, PO Box 530210, Atlanta, GA 30353-0210
4727092 +Diversified Adjustment Swervices, Inc, Dasi-Bankruptcy, Po Box 32145,
Fridley, MN 55432-0145
4727091 +Diversified Adjustment Swervices, Inc, 600 Coon Rapids Bv, Coon Rapids, MN 55433-5549
4727093 +Health Quest Medical Practice PC, PO Box 32164, New York, NY 10087-2164
4727094 +Hudson Valley ER Med PLLC, PO Box 350, Poughkeepsie, NY 12602-0350
4727100 +NCC, 120 N Keyser Ave., Scranton, PA 18504-9701
4727104 +NYC Department of Finance, PO Box 29021, Cadman Plaza Station, Brooklyn, NY 11202-9021
4727102 +New York State Department of Labor, P.O. Box 1195, Albany, NY 12201-1195
4727103 +Novant Health UVA Culpeper Hospital, 501 Sunset Ln, Culpeper, VA 22701-3917
4727106 +Orthopedic Assoc of Dutchess Count, one Webster Avenue, Poughkeepsie, NY 12601-1361
4727108 Planned Parenthood Stamford, 35 6th treet, Stamford, CT 06902
4727107 +Planned Parenthood of Southern NE, ATTN # 19121K, PO Box 14000, Belfast, ME 04915-4033
4727110 +Ridgeline Physician Sevices, PLC, 15237 Creativity Drive, Culpeper, VA 22701-2504
4727111 +Riverbend at Wappingers Fall LLC, 600 S Livingston Avenue, Suite 102,
Livingston, NJ 07039-5415
4727113 +Scott & Associates, P.C., PO Box 62999, Virginia Beach, VA 23466-2999
4727115 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
Farmingdale, NY 11735-4021
4727116 +UVA Health System, PO Box 743977, Atlanta, GA 30374-3977

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4727079 +EDI: AMEREXPR.COM Jul 04 2019 02:38:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
4727081 +E-mail/Text: ering@cbhv.com Jul 03 2019 22:40:15 CBHV, PO Box 831,
Newburgh, NY 12551-0831
4727086 E-mail/Text: ddejarnette@culpepercounty.gov Jul 03 2019 22:40:35 Culpeper County Treasurer,
P.O. Box 1447, Culpeper, VA 22701
4727082 +EDI: CHASE.COM Jul 04 2019 02:38:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
4727083 +EDI: CITICORP.COM Jul 04 2019 02:38:00 Citicards Cbna, Citi Bank, Po Box 6077,
Sioux Falls, SD 57117-6077
4727084 +EDI: CONVERGENT.COM Jul 04 2019 02:38:00 Convergent Outsourcing, Inc., 800 SW 39th Street,
PO Box 9004, Renton, WA 98057-9004
4727090 +EDI: DISCOVER.COM Jul 04 2019 02:38:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
4727096 EDI: IRS.COM Jul 04 2019 02:38:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St Ste 76, Richmond, VA 23219-4836
4727097 +EDI: RESURGENT.COM Jul 04 2019 02:38:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,
Po Box 10497, Greenville, SC 29603-0497
4727098 +EDI: MID8.COM Jul 04 2019 02:38:00 Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
4727101 +E-mail/Text: electronicbkydocs@nelnet.net Jul 03 2019 22:40:18 NELNET, PO Box 82561,
Lincoln, NE 68501-2561
4727099 +EDI: NAVIENTFKASMSERV.COM Jul 04 2019 02:38:00 Navient, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
4727105 +EDI: AGFINANCE.COM Jul 04 2019 02:38:00 OneMain Financial, Attn: Bankruptcy,
601 Nw 2nd Street, Evansville, IN 47708-1013
4727466 +EDI: PRA.COM Jul 04 2019 02:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4727109 +EDI: PRA.COM Jul 04 2019 02:38:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
4727114 +EDI: STFM.COM Jul 04 2019 02:38:00 State Farm Bank, Attn: Bankruptcy, Po Box 2327,
Bloomington, IL 61702-2327
4727117 +EDI: VERIZONCOMB.COM Jul 04 2019 02:38:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
4727118 E-mail/Text: bkr@taxva.com Jul 03 2019 22:40:33 Virginia Department of Taxation,
Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4727095* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0423-6

User: admin
Form ID: 318

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Total Noticed: 40

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4727112 ##+Scott & Associates, P.C., Kristan M. Pettiford, PO Box 1641, Chesapeake, VA 23327-1641
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2019 at the address(es) listed below:

Hannah W. Hutman(436156) hhutman@hooverpenrod.com, VA47@ecfbis.com;jwhite@hooverpenrod.com
Larry L. Miller on behalf of Debtor Emerald M Hansen larry@millerlawgrouppc.com,
stuart@millerlawgrouppc.com,jessie@larrylmillerpc.com,
jessie@larrylmillerpc.com;stuart@millerlawgrouppc.com
USTrustee USTPRegion04.RN.ECF@usdoj.gov

TOTAL: 3